

1914516-Court-A- US B  
SCHNELLER AND LOMENICK, P.A.  
P.O. BOX 417

HOLLY SPRINGS, MS 38635

US Bankruptcy Courthouse  
703 Hwy 145 North  
Aberdeen, MS 39730

NOTICE

Northern Dist Of MS Aberdeen Division

Debtor 1: <u>TIMOTHY WOOD</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-2322</u>
	EIN: _____
Debtor 2: <u>KIMBERLY WOOD</u>	Last 4 digits of Social Security number or ITIN: <u>XXX-XX-4197</u>
	EIN: _____
Case Number: <u>19-14516-JDW</u>	Date Case Filed or Converted to Chapter 13: <u>November 06, 2019</u>

Form 309I (12/15)

## NOTICE OF CHAPTER 13 BANKRUPTCY CASE

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in this case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in this case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

About Debtor 1:	About Debtor 2:
<b>1: Debtor's full name</b>	TIMOTHY WOOD
<b>2: All other names used in the last 8 years</b>	KIMBERLY WOOD
<b>3: Address</b>	If debtor 2 lives at a different address:
560 RIDGE VIEW DR	560 RIDGE VIEW DR
HERNANDO, MS 38632	HERNANDO, MS 38632
<b>4: Debtor's attorney</b>	Contact phone
Name and Address	(662) 252-3224
SCHNELLER AND LOMENICK, P.A.	Email
P.O. BOX 417	
HOLLY SPRINGS, MS 38635	
<b>5: Bankruptcy trustee</b>	Contact phone
Name and Address	(601) 355-6661
Locke D. Barkley	Email
6360 I-55 North	www.barkley13.com
Suite 140	
Jackson, MS 39211	
<b>6: Bankruptcy Clerk's office</b>	Hours open
Documents in this case may be filed at this address.	
US Bankruptcy Courthouse	Contact phone
703 Hwy 145 North	
Aberdeen, MS 39730	
You may inspect all records filed in this case at this office or online a <a href="http://www.pacer.gov">www.pacer.gov</a> .	

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For more information, see page 2

<b>7: Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.  Creditors may attend, but are not required to do so.	Date <u>December 19, 2019</u> at <u>01:00 PM</u> Time  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <u>The Landers Center</u> <u>4560 Venture Dr</u> <u>Room 11</u> <u>Southaven, MS 38671</u>															
<b>8: Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline:</b></td> <td><u>February 17, 2020</u></td> </tr> <tr> <td colspan="3"><b>You must file:</b></td> </tr> <tr> <td colspan="3"> <ul style="list-style-type: none"> <li>■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline:</b></td> <td><u>January 15, 2020</u></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline:</b></td> <td><u>May 04, 2020</u></td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b>	<u>February 17, 2020</u>	<b>You must file:</b>			<ul style="list-style-type: none"> <li>■ a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>■ a complaint if you want to have a particular debt excepted from discharge under U.S.C. § 523(a)(2) or (4).</li> </ul>			<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b>	<u>January 15, 2020</u>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b>	<u>May 04, 2020</u>
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<p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid for your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.</p> <p>Secured creditors retain rights in their collateral regardless of whether they file a proof of claim.</p> <p>Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b></td> <td><b>Filing deadline:</b></td> <td><u>30 days after the conclusion of the meeting of creditors</u></td> </tr> <tr> <td colspan="3">The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> </tr> </table>			<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	<u>30 days after the conclusion of the meeting of creditors</u>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.											
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<b>9: Filing of plan</b>	<p>Miss. Bankr. L.R. 3015-1(d) requires the debtor to serve a copy of the plan and related notice on the Trustee, the US Trustee, and all creditors. The plan may contain a motion for valuation of security and/or a motion to avoid lien. Any objection to the plan or to any motion contained therein shall be in writing and filed with the Clerk of Court on or before January 02, 2020. Objections will be heard on January 14, 2020 at 01:30 PM, Oxford Federal Building, 911 Jackson Avenue, Oxford, MS 38655 unless otherwise ordered by the court.</p> <p>the plan may be confirmed without a hearing.</p> <p><input checked="" type="checkbox"/> <b>The debtor has filed a plan. The plan or a summary of the plan will be sent separately.</b></p>																
<b>10: Creditors with a foreign address</b>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>																
<b>11: Filing a chapter 13 bankruptcy case</b>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the court will send you a notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>																
<b>12: Exempt property</b>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>																
<b>13: Discharge of debts</b>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.</p>																

# CERTIFICATE OF MAILING

0004

Case 19-14516-JDW

Doc 8

Filed 11/08/19

Entered 11/08/19 11:32:38

Desc Main

Document

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TRUSTEE: 73

COURT: 387

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TASK: 11-07-2019.00429254.N13REV

DATED: 11/08/2019

Court	US Bankruptcy Courthouse	703 Hwy 145 North Aberdeen, MS 39730
Trustee	Locke D. Barkley Suite 140	6360 I-55 North Jackson, MS 39211
Debtor	TIMOTHY WOOD	560 RIDGE VIEW DR HERNANDO, MS 38632
Joint	KIMBERLY WOOD	560 RIDGE VIEW DR HERNANDO, MS 38632
799	000002 SCHNELLER AND LOMENICK, P.A.	P.O. BOX 417 HOLLY SPRINGS, MS 38635
	000012 INTERNAL REVENUE SERVICE	PO BOX 7346 PHILADELPHIA, PA 19114
	000016 BARCLAYS BANK	PO BOX 8802 WILMINGTON, DE 19899-8802
	000042 WELLS FARGO HOME MORTGAGE MAC#X7801-014	3476 STATEVIEW BLVD FORT MILL, SC 29715
	000034 SYNCHRONY BANK	PO BOX 965060 ORLANDO, FL 32896
	000015 BAPTIST MEMORIAL HOSPITAL	PO BOX 144 MEMPHIS, TN 38101-0144
	000041 MIDSOUTH IMAGING	PO BOX 5083 MEMPHIS, TN 38101-5083
	000029 MEDICAL FINANCIAL SERVICES STE 301	6555 QUINCE RD MEMPHIS, TN 38119
	000005 DESOTO COUNTY CHANCERY CLERK	PO BOX 949 HERNANDO, MS 38632
	000006 DESOTO COUNTY TAX COLLECTOR	365 LOSHER STREET, STE 110 HERNANDO, MS 38632
	000035 TANNEHILL, CARMEAN & MCKENZIE	829 N LAMAR BLVD, STE 1 OXFORD, MS 38655
	000013 INTERNAL REVENUE SERVICE 900 JEFFERSON AVE	C/O U S ATTORNEY OXFORD, MS 38655-3626
	000014 MS DEPARTMENT OF REVENUE PO BOX 22808	BANKRUPTCY SECTION JACKSON, MS 39225-2808
	000011 CT CORPORATION SUITE 101	645 LAKELAND EAST DRIVE FLOWOOD, MS 39232
	000040 INTERNAL REVENUE SERVICE 100 WEST CAPITAL ST STOP 18	SPECIAL PROCEDURES JACKSON, MS 39269
	000017 BEST BUY CREDIT SERVICES	PO BOX 9001007 LOUISVILLE, KY 40290-1007
	000020 CREDIT BUREAU SYSTEMS	PO BOX 9200 PADUCAH, KY 42002-9200
	000019 COMENITY BANK PO BOX 182125	ATTN BANKRUPTCY DEPT COLUMBUS, OH 43218-2125
	000021 CREDIT FIRST NA	PO BOX 81410 CLEVELAND, OH 44181-0410
	000037 US BANK	P O BOX 5229 CINCINNATI, OH 45201-5229
	000033 SPRINGLEAF FINANCIAL SERVICES PO BOX 3251	FKA AMERICAN GENERAL EVANSVILLE, IN 47731-3251

# CERTIFICATE OF MAILING

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DATED: 11/08/2019

000038	WELLS FARGO CARD SERVICES	PO BOX 6412 DES MOINES, IA 50306
000025	DILLARDS	P O BOX 522 DES MOINES, IA 50306-0522
000007	ALLY FINANCIAL	PO BOX 130424 ROSEVILLE, MN 55113
000010	WELLS FARGO BANK NA 1000 BLUE GENTIAN ROAD	N9286-01Y DEFAULT DOC PROCESSING EAGAN, MN 55121-7700
000008	ALLY FINANCIAL	P O BOX 380901 MINNEAPOLIS, MN 55438
000027	EXXON MOBILE/CITI	PO BOX 6404 SIOUX FALLS, SD 57117
000032	SHELL	PO BOX 6406 SIOUX FALLS, SD 57117
000039	CBNA	PO BOX 6497 SIOUX FALLS, SD 57117-6497
000028	HOME DEPOT CREDIT SERVICES	PO BOX 790328 ST LOUIS, MO 63179
000031	PROFESSIONAL CREDIT MANAGEMENT	PO BOX 4037 JONESBORO, AR 72403
000036	TARGET CARD SERVICES	PO BOX 660170 DALLAS, TX 75266-0170
000023	CREDITORS BANKRUPTCY SERVICE	P O BOX 740933 DALLAS, TX 75374-0933
000024	DELL FINANCIAL SERVICES PO BOX 81577	C/O DFS CUSTOMER CARE DEPT AUSTIN, TX 78708
000009	FORD MOTOR CREDIT (V) ATTN BANKRUPTCY DEPARTMENT	PO BOX 62180 COLORADO SPRINGS, CO 80962
000018	CAPITAL ONE	PO BOX 30285 SALT LAKE CITY, UT 84130
000026	DISCOVER CARD	PO BOX 30943 SALT LAKE CITY, UT 84130
000030	NORDSTROM	P O BOX 79139 PHOENIX, AZ 85062-9139
000022	CREDIT ONE BANK P O BOX 98873	ATTN: BANKRUPTCY LAS VEGAS, NV 89193-8873

43 NOTICES

THE ABOVE REFERENCED NOTICE WAS MAILED TO EACH OF THE ABOVE ON 11/08/2019.  
I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.  
EXECUTED ON 11/08/2019 BY /S/EPIQ Systems, Inc.

\*CM - Indicates notice served via Certified Mail